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Form clsnodsc - ntcclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19-29292-MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael C Bates
408 Reading Street
408 Reading Street
Pennington, NJ 08534
Nicole Bates
408 Reading Street
Pennington, NJ 08534

Social Security No.:

xxx-xx-6653 xxx-xx-6323

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above–named case will be closed without entry of discharge on or after February 27, 2025 for the reason(s) indicated below.

- Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: January 28, 2025

JAN: mmf

Jeanne Naughton Clerk

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United States Bankruptcy Court District of New Jersey

In re: Case No. 19-29292-MBK

Michael C Bates Chapter 13

Nicole Bates Debtors

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2
Date Rcvd: Jan 28, 2025 Form ID: clsnodsc Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2025:

Recipi ID Recipient Name and Address

db/jdb + Michael C Bates, Nicole Bates, 408 Reading Street, Pennington, NJ 08534-2721

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
		Jan 28 2025 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 28 2025 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2025 at the address(es) listed below:

Name Email Address

Albert Russo

docs@russotrustee.com

Candyce Ilene Smith-Sklar

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Date Rcvd: Jan 28, 2025 Form ID: clsnodsc Total Noticed: 3

on behalf of Joint Debtor Nicole Bates njpalaw@gmail.com r56958@notify.bestcase.com

Candyce Ilene Smith-Sklar

on behalf of Debtor Michael C Bates njpalaw@gmail.com r56958@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor PNC Bank National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Harold N. Kaplan

on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing hkaplan@rasnj.com kimwilson@raslg.com

Kevin Gordon McDonald

on behalf of Creditor PNC Bank National Association kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Kimberly A. Wilson

on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing kimwilson@raslg.com

Melissa N. Licker

on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hinshawlaw.com

Phillip Andrew Raymond

on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com,

mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion 03. NE. ECF@usdoj.gov

TOTAL: 10